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UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 088941-0193

In re patent application of

Mikio IWASE

Group Art Unit: 2161

Serial No.: 09/826,905

Examiner: Unassigned

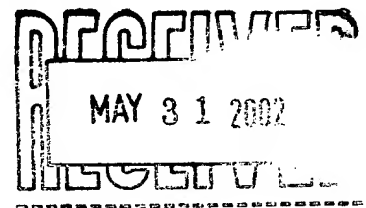
Filed: April 6, 2001

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APR 30 2002  
Technology Center 2100

For: METHOD FOR MANAGING PAYMENT AND PAYMENT MANAGING SYSTEM

CERTIFICATE OF MAILING

Commissioner for Patents  
Washington, D.C. 20231



Commissioner:

I hereby certify that the following paper(s) and/or fee along with any attachments referred to or identified as being attached or enclosed are being deposited with the United States Postal Service as First Class Mail under 37 C.F.R. § 1.8(a) on the date of deposit shown below with sufficient postage and in an envelope addressed to the Commissioner for Patents, Washington D.C. 20231.

1. Information Disclosure Statement
2. PTO SB08 form
3. Postcard

Respectfully submitted,

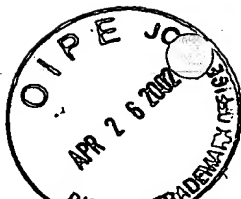
*David A. Blumenthal*  
A44,740

April 22, 2002

Date

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INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.56 AND 37 C.F.R. § 1.97

Commissioner for Patents  
Washington, D.C. 20231

Commissioner:

Submitted herewith on a modified Form PTOSB/08B is a listing of document(s) known to Applicant in order to comply with Applicant's duty of disclosure pursuant to 37 C.F.R. § 1.56. A copy of the listed document(s) is being submitted to comply with the provisions of 37 C.F.R. §§ 1.97-1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 C.F.R. § 1.56(b). Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* prior art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The instant Information Disclosure Statement is being filed before the mailing date of a first action under the provisions of 37 C.F.R. § 1.97(b)(3). In the alternative, the instant Information Disclosure Statement is being filed under the provisions of 37 C.F.R. § 1.97(c)(1).

STATEMENT UNDER 37 C.F.R. § 1.97(e)

The undersigned hereby states in accordance with 37 C.F.R. § 1.97(e)(1) that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three (3) months prior to the filing of this Statement.

RELEVANCE OF EACH DOCUMENT

The documents listed on the attached PTO/SB/08B were cited as being relevant during the prosecution of the corresponding Japanese application. A copy of an English language abstract of the listed documents, if available, is being provided. The absence of a translation or an English-language counterpart document does not relieve the PTO from its duty to consider this document (37 C.F.R. § 1.98 and M.P.E.P. § 609).

The Examiner in the corresponding Japanese patent application has commented as follows:

Ref# 88941/193

SN: 09/826905

Notes (Refer to the List of Cited Literature for cited literature.)

(Claims: 1, 6)

References 1-3

The credit management method in which

the user uses a terminal that is connected to the network and inserts her/his name and identifier;

said operator terminal that is connected to the network certifies said user based on the inputted name and identifier;

when said user is certified, said operator terminal transmits to said user bank server through said network the product price and the operator's bank account information that has been registered in advance;

and said user bank server transfers said funds from the bank account indicated by said user's bank account information to the bank account indicated by said operator's bank account information;

is the normal Internet banking technology described on pages 38 and 60 of Reference 2 or Reference 3.

The invention of Claim 1 refers to the "user," "operator," and "product price" as the "tenant," "landlord," and "contract article," respectively, and matters regarding these transfers of rent are described on pages 150-153 of Reference 1 or Reference 3.

Furthermore, it would be easy for individuals skilled in the field to establish Claims 1 and 6 by applying the technology on pages 38 and 60 of Reference 2 and Reference 3 to pages 150-153 of Reference 1 and Reference 3.

(Claims: 2, 7)

References 1-4

The point at which information is transmitted and received after it is encrypted is described in Reference 2 (refer to Figure 2).

(Claims: 3, 8)

References 1-4

The points at which said landlord terminal

(1) is equipped with a credit management table that stores credit status information;

and

(2) updates said credit status information when said rent is transferred

are described in Reference 1 ((0031)-(0080)).

(Claims: 4, 9)

References 1-4

Serial No. 09/826,905

The point at which said landlord terminal transmits demand notices to the terminals of tenants with unpaid rent items is described in Reference 4 (0023).

(Claims: 5, 10)

References 1-4

The point at which said landlord terminal transmits notices to the terminals of tenants who have leases in which the time until the lease expiration date is less than a prescribed amount of time for the purpose of confirming lease renewal is a matter of design modification by individuals skilled in the field from the description of Reference 4 (0023).

Ref# 88941/193

SN: 09/826905

List of Cited Literature

Japanese Unexamined Patent Application Publication H11-53616

Japanese Unexamined Patent Application Publication H9-218896

Nikkei Digital Money Systems Compilation, "Net Banking: Japan-US Latest Cases and System Construction Methods," Nikkei Digital Money Systems separate volume, Japan, Nikkei BP Company, pp 38, 60, 150-153.

Japanese Utility Model Registration Publication 3036165

Record of Prior Art Literature Search Results

Field Surveyed

IPC 6<sup>th</sup> Edition

G06F 17/60

Prior Art Literature

Japanese Unexamined Patent Application Publication H11-120232

Japanese Unexamined Patent Application Publication H10-240838

Japanese Unexamined Patent Application Publication H11-259585

Serial No. 09/826,905

Japanese Unexamined Patent Application Publication 2000-  
113085


Japanese Unexamined Patent Application Publication 2000-  
76338

This Record of Prior Art Literature Search Results does not  
constitute a reason for rejection.

It is believed that the instant information disclosure statement is being filed prior to the mailing date of any Notice of Allowance or Final Office Action. However, if this information disclosure statement is filed after the mailing date of the Notice of Allowance or Final Office Action, then applicant(s) hereby request(s) and authorize(s) the PTO to charge the fee under 37 CFR 1.17(p) to Deposit Account No. 19-0741.

Applicant respectfully requests that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08B be returned in accordance with M.P.E.P. § 609.

Respectfully submitted,

  
# 44,740

April 22, 2002

Date

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